

Information to identify the case:

Debtor 1	Diane L. Harden		Social Security number or ITIN xxx-xx-7181	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	13-11863-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane L. Harden

4/5/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Diane L. Harden
DebtorCase No. 13-11863-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 48

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db +Diane L. Harden, 44 Ettie Drive, Millville, NJ 08332-1588
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 513645427 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 513940262 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513645434 Embrace Home Loans, PO Box 25341, Santa Ana, CA 92799-5341
 513945426 +Embrace Home Loans, Inc., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
 517416006 +Lakeview Loan Servicing, LLC/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
 517416007 +Lakeview Loan Servicing, LLC/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
 513755589 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 513747928 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
 513645439 +S Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
 513722191 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 513747930 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
 513645444 Wells Fargo Dealer Services, PO Box 98940, Las Vegas, NV 89193-8940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 23:28:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2018 23:28:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: CBS7AVE Apr 06 2018 03:04:00 Monroe & Main, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 cr +EDI: CBS7AVE Apr 06 2018 03:04:00 Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933
 cr +E-mail/Text: rharris@southjerseyfcu.com Apr 05 2018 23:28:14 South Jersey FCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
 513645428 +EDI: CAPITALONE.COM Apr 06 2018 03:04:00 Cap One, PO Box 5253, Carol Stream, IL 60197-5253
 513645429 +EDI: CAPITALONE.COM Apr 06 2018 03:04:00 Cap One Boscovs, PO Box 30253, Salt Lake City, UT 84130-0253
 513687607 +EDI: BASSASSOC.COM Apr 06 2018 03:03:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 513645430 EDI: CHASE.COM Apr 06 2018 03:04:00 Chase, PO Box 15298, Wilmington, Delaware 19850-5298
 513645431 +EDI: CITICORP.COM Apr 06 2018 03:04:00 Citi Card, PO Box 6241, Sioux Falls, SD 57117-6241
 513645432 +EDI: WFNNB.COM Apr 06 2018 03:04:00 Comentiy Capital HSN, PO Box 182120, Columbus, OH 43218-2120
 513645433 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Financial, PO Box 15316, Wilmington, DE 19850
 513659665 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 513645435 EDI: RMSC.COM Apr 06 2018 03:04:00 GECRB JC Penney, PO Box 965007, Orlando, FL 32896-5001
 513645436 +EDI: RMSC.COM Apr 06 2018 03:04:00 GEMB Lowes, PO Box 965005, Orlando, FL 32896-5005
 513645437 +EDI: RMSC.COM Apr 06 2018 03:04:00 GEMB Walmart, PO Box 965005, Orlando, FL 32896-5005
 513645438 +EDI: CBS7AVE Apr 06 2018 03:04:00 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
 516352887 EDI: NAVIENTFKASMSERV.COM Apr 06 2018 03:03:00 Navient Solutions, Inc., PO Box 9640, Wilkes-Barre, PA 18773-9640
 514870919 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514870920 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 513922847 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Chase Bank USA, N.A., POB 41067, Norfolk VA 23541
 513920528 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, PO Box 41067, Norfolk VA 23541
 513914783 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
 513939586 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, PO Box 41067, Norfolk VA 23541
 513864953 EDI: Q3G.COM Apr 06 2018 03:04:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
 513645440 +EDI: NAVIENTFKASMSERV.COM Apr 06 2018 03:03:00 Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 513944022 +EDI: NAVIENTFKASMSERV.COM Apr 06 2018 03:03:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 513645441 +EDI: SEARS.COM Apr 06 2018 03:04:00 Sears CBSD, PO Box 6282, Sioux Falls, SD 57117-6282

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 48

Date Rcvd: Apr 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513645442 EDI: CBS7AVE Apr 06 2018 03:04:00 Seventh Avenue, 1112 7th Avenue,
Monroe, WI 53566-1364
513645443 +EDI: WFFC.COM Apr 06 2018 03:03:00 Wells Fargo Bank, PO Box 14517,
Des Moines, IA 50306-3517
513757159 EDI: WFFC.COM Apr 06 2018 03:03:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,
P.O. Box 19657, Irvine, CA 92623-9657
513668211 +EDI: WFFC.COM Apr 06 2018 03:03:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001
514732294 +EDI: BASSASSOC.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
514732295 +EDI: BASSASSOC.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,
eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midnight Velvet, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
513941784* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Embrace Home Loans, Inc. NJECFMAIL@mwc-law.com
Alexandra T. Garcia on behalf of Creditor Lakeview Loan Servicing, LLC c/o LoanCare, LLC
NJECFMAIL@mwc-law.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Embrace Home Loans, Inc. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Melissa S DiCerbo on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj-ecfmail@mwc-law.com
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com
Steven N. Taieb on behalf of Debtor Diane L. Harden staieb@comcast.net

TOTAL: 9